

Information to identify the case:

| | | |
|--|---|---|
| Debtor 1 | Matthew Sterling Smith First Name Middle Name Last Name | Social Security number or ITIN xxx-xx-7297 |
| Debtor 2 (Spouse, if filing) | Tiffany Rachelle Smith First Name Middle Name Last Name | EIN ----- Social Security number or ITIN xxx-xx-2879 |
| United States Bankruptcy Court District of Utah | | |
| Case number: | 21-22297 JTM | Chapter 7 |
| | | Petition date: 5/25/21 |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Matthew Sterling Smith

Tiffany Rachelle Smith

8/25/21

By the court: Joel T. Marker
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Matthew Sterling Smith
 Tiffany Rachelle Smith
 Debtors

Case No. 21-22297-JTM

Chapter 7

District/off: 1088-2

User: admin

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Date Rcvd: Aug 25, 2021

Form ID: 318

Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol

Definition
 + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Matthew Sterling Smith, 6031 S Thorncrest Way Unit 205, Salt Lake City, UT 84118-8092 |
| jdb | + Tiffany Rachelle Smith, 6031 S Thorncrest Way Unit 205, Salt Lake City, UT 84118-8092 |
| 11852047 | + ACI Payments, PO Box 8525, Pompano Beach, FL 33075-8525 |
| 11852050 | + Associates of Pathology, 1200 East 3900 South, Salt Lake City, UT 84124-1300 |
| 11852051 | + Attorney General for United States, 950 Pennsylvania Avenue, NW, Room 4400, Washington, DC 20530-0001 |
| 11852052 | + Bonneville Collections, 6026 Fashion Point Dr, South Ogden, UT 84403-4851 |
| 11852065 | + COVENANT MEDICAL CENTER - EMERGENCY ROOM, 3615 19th Street, Lubbock, TX 79410-1209 |
| 11852054 | + Carrington Square Apartments, 4767 Englishmanway 3104, Kearns, UT 84118-8035 |
| 11852055 | + Cbe Group, 131 Tower Park Drive Suite 100, Waterloo, IA 50701-9374 |
| 11852058 | + Citizens Medical Center, 2701 Hospital Drive, Victoria, TX 77901-5749 |
| 11852066 | + D&A Services, LLC of IL, 1400 E. Touhy Ave. Ste. G2, Des Plaines, IL 60018-3338 |
| 11852068 | + Davis Hospital, PO Box 6250, Madison, WI 53716-0250 |
| 11852073 | + EPIC, P.O. Bo 96398, Oklahoma City, OK 73143-6398 |
| 11852074 | + Epic Emergency Physicians Integrated, 5475 Adams Avenue Parkway, Ogden, UT 84405-6905 |
| 11852077 | + Fillmore Spencer, 3301 N University Ave, Provo, UT 84604-4438 |
| 11852078 | + First Portfolio Ventures, 3091 Governors Lake Drive #500, Norcross, GA 30071-1135 |
| 11852079 | + IASIS Davis Hospital & Medical Center, 1600 W. Antelope Dr., Layton, UT 84041-1142 |
| 11852081 | + Intermountain Health Care, P.O. Box 35145, Seattle, WA 98124-5145 |
| 11852084 | + J. Benson Miller, 3081 S State Street - 2nd Floor, Salt Lake City, UT 84115-3832 |
| 11852086 | + Kara North, 3301 N. University Ave, Provo, UT 84604-4438 |
| 11852090 | + Lubbock Diagnos, 5651 Broadmoor, Mission, KS 66202-2407 |
| 11852092 | + Mediation Recovery Center, PO Box 115, DeKalb, IL 60115-0115 |
| 11852093 | + Medical Data Systems I, 755 West Nasa Boulevard, Melbourne, FL 32901-1815 |
| 11852094 | + Medical Revenue Service, P.O. Box 1940, Melbourne, FL 32902-1940 |
| 11852096 | + Monarch Recovery Management, PO Box 986, Bensalem, PA 19020-0986 |
| 11852098 | + Mrci, 132 N 3rd St, Dekalb, IL 60115-3302 |
| 11852101 | + Northstar Judgment Recovery, 212 E Crossroads Blvd, Suite 403, Saratoga Springs, UT 84045-2966 |
| 11880246 | + Recoup Asset Management LLC, 4850 Harrison Blvd STE 1, Ogden, UT 84403-4389 |
| 11852105 | + Scheer, Green & Burke Co, 1 Seagate Suite 640, Toledo, OH 43604-4501 |
| 11852106 | + Tanner Clinic, 2121 N 1700 W, Layton, UT 84041-1185 |
| 11852107 | + Texas Medicaid & Healthcare Partnership, 12357-B Riata Trace Parkway, Austin, TX 78727-6526 |
| 11852111 | + United Collections Bureau, 5620 Southwych Blvd, Suite 206, Toledo, OH 43614-1501 |
| 11852114 | + Waypoint Resource Grou, Po Box 8588, Round Rock, TX 78683-8588 |
| 11852115 | + Western Anesthesia, 630 Medical Dr., Bountiful, UT 84010-4908 |

TOTAL: 34

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| 11852049 | + Email/Text: e-bankruptcy@americafirst.com | Aug 25 2021 23:05:00 | America First Credit Union, P.O. Box 9199, Ogden, UT 84409-0199 |
| 11852057 | Email/Text: bkinf@ccfi.com | Aug 25 2021 23:05:00 | Check Smart, 7001 Post Road, Suite 300, Dublin, OH 43016 |
| 11852108 | Email/Text: bankruptcy@cottonwoodfinancial.com | Aug 25 2021 23:05:24 | The Cash Store, 101 N. West State Rd., Suite 102, |

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| 11852056 | + Email/Text: bankruptcy@checkcity.com | Aug 25 2021 23:05:23 | American Fork, UT 84003 Check City, PO Box 970028, Orem, UT 84097-0014 |
| 11852059 | + Email/Text: scott@cdilubbock.com | Aug 25 2021 23:04:00 | Collectech, 1721 45th Street, Lubbock, TX 79412-1731 |
| 11852060 | + Email/Text: banko1@cpicollects.com | Aug 25 2021 23:05:00 | Collection Professiona, 1117 Coffeen Ave, Sheridan, WY 82801-5323 |
| 11852061 | EDI: COMCASTCBLCENT | Aug 26 2021 03:08:00 | Comcast, P.O. Box 34744, Seattle, WA 98124-1744 |
| 11852063 | + EDI: COMCASTCBLCENT | Aug 26 2021 03:08:00 | Comcast, 9602 300 W, Sandy, UT 84070-3336 |
| 11852062 | + EDI: COMCASTCBLCENT | Aug 26 2021 03:08:00 | Comcast Corporation, Comcast Center, 1701 JFK Boulevard, Philadelphia, PA 19103-2899 |
| 11852064 | + EDI: CACINC.COM | Aug 26 2021 03:08:00 | Consumer Adjustment Co, 12855 Tesson Ferry Road, Saint Louis, MO 63128-2911 |
| 11852064 | + Email/Text: EDI@ACIONLINE.NET | Aug 25 2021 23:05:00 | Consumer Adjustment Co, 12855 Tesson Ferry Road, Saint Louis, MO 63128-2911 |
| 11852070 | + EDI: NAVIENTFKASMDOE.COM | Aug 26 2021 03:08:00 | Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635 |
| 11852072 | + EDI: ESSL.COM | Aug 26 2021 03:08:00 | Dish, PO Box 7203, Pasadena, CA 91109-7303 |
| 11852076 | + Email/Text: bankruptcy@expressrecovery.com | Aug 25 2021 23:05:00 | Express Recovery Svcs, Po Box 26415, Salt Lake City, UT 84126-0415 |
| 11852083 | EDI: IRS.COM | Aug 26 2021 03:08:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 11852085 | + Email/Text: banko@bonncoll.com | Aug 25 2021 23:05:00 | Jensen & Sullivan, PO Box 150612, Ogden, UT 84415-0612 |
| 11852087 | + EDI: CAPIO.COM | Aug 26 2021 03:08:00 | Law Offices Mba, 3400 Texoma Parkway, Sherman, TX 75090-1916 |
| 11852091 | + Email/Text: bknotices@lac77.com | Aug 25 2021 23:05:00 | Lucky's Auto, 3780 S Redwood Rd, West Valley, UT 84119-3823 |
| 11852095 | + Email/Text: mmrgbk@miramedrg.com | Aug 25 2021 23:05:00 | Miramedrg, 360 E. 22nd Street, Lombard, IL 60148-4924 |
| 11852097 | + Email/Text: wendy@mountainlandcollections.com | Aug 25 2021 23:05:00 | Mountainland Collectio, Po Box 1280, American Fork, UT 84003-6280 |
| 11852099 | + Email/Text: wendy@mountainlandcollections.com | Aug 25 2021 23:05:00 | Mtn Land Col, Po Box 1280, American Fork, UT 84003-6280 |
| 11852100 | + Email/Text: bankruptcy@ncaks.com | Aug 25 2021 23:05:00 | National Credit Adjust, P.o. Box 550, Hutchinson, KS 67504-0550 |
| 11852067 | Email/Text: smgutahbankruptcycourt@steward.org | Aug 25 2021 23:04:25 | Davis Hospital, PO Box 27012, Salt Lake City, UT 84127-0012 |
| 11852069 | Email/Text: smgutahbankruptcycourt@steward.org | Aug 25 2021 23:04:25 | Davis Hospital & Medical Center, PO Box 277273, Atlanta, GA 30384 |
| 11852080 | Email/Text: smgutahbankruptcycourt@steward.org | Aug 25 2021 23:04:25 | Iasis Healthcare, 406 W South Jordan Parkway, #300, South Jordan, UT 84095 |
| 11852103 | Email/Text: bwilson@pendrickcp.com | Aug 25 2021 23:05:00 | Pendrick Capital Partners, LLC, 6029 Ridge Ford Dr, Burke, VA 22015 |
| 11852104 | Email/Text: info@phoenixfinancialsvcs.com | Aug 25 2021 23:04:00 | Phoenix Financial Services LLC, 8902 Otis Ave Ste 103A, Indianapolis, IN 46216 |
| 11852109 | + Email/Text: bknotices@lac77.com | Aug 25 2021 23:05:00 | Titanium Funds Llc, 1265 S State St, Clearfield, UT 84015-1602 |
| 11852053 | Email/Text: bk@carhop.com | | |

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| | | Aug 25 2021 23:04:00 | Carhop Finance, Po Box 398104, Edina, MN 55439 |
| 11852112 | + Email/Text: bankruptcy@utbrs.com | Aug 25 2021 23:05:00 | Utah Billing & Recover, 3480 Washington Blvd Ste, Ogden, UT 84401-4150 |
| 11852113 | EDI: UTAHTAXCOMM.COM | Aug 26 2021 03:08:00 | Utah State Tax Commission, Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-3340 |
| 11852116 | EDI: COMCASTCBLCENT | Aug 26 2021 03:08:00 | Xfinity, 12179 State Street, South Jordan, UT 84095 |

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 11852048 | | Adventure Way, NEED ADDRESS |
| 11852071 | | Detar Hospital |
| 11852075 | | Eric Broman |
| 11852082 | | Intermountain Health Care, Remittance Processing, PO Box 410400, RETURNED MAIL--99999 |
| 11852088 | | Layton Hills Dental |
| 11852089 | | Lubbock Power & Lights, NEED ADDRESS |
| 11852102 | | Oleander Emergency Med Assoc P |
| 11852110 | | UMC, NEED ADDRESS |
| cr | *+ | Recoup Asset Management LLC, 4850 Harrison Blvd STE 1, Ogden, UT 84403-4389 |

TOTAL: 8 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

| Name | Email Address |
|--------------------------|--|
| Abraham O. Smoot, VII | on behalf of Creditor Recoup Asset Management LLC aosvii@gmail.com recouassetmanagement@gmail.com |
| George B. Hofmann tr, IV | trustee@ck.law mparks@ck.law;tkosec@ck.law;UT16@ecfcbis.com;gbh@trustesolutions.net |
| KC Garner | on behalf of Joint Debtor Tiffany Rachelle Smith kc@beehivelaw.com ecfbeehivelegal@gmail.com,sally@beehivelaw.com,bryan@beehivelaw.com,katy@beehivelaw.com;garnerkr72417@notify.bestcase.com |
| KC Garner | on behalf of Debtor Matthew Sterling Smith kc@beehivelaw.com ecfbeehivelegal@gmail.com,sally@beehivelaw.com,bryan@beehivelaw.com,katy@beehivelaw.com;garnerkr72417@notify.bestcase.com |

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United States Trustee

USTPRegion19.SK.ECF@usdoj.gov

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